

The words “you” and “your” refer to all persons named on the application for an account, on the signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words “we” and “us” refer to First National Bank of Omaha and our branches in other locations, which currently include First National Bank Iowa and First National Bank Southwest.

DISCLOSURE OF ACCOUNT TERMS FOR PERSONAL SAVINGS ACCOUNTS

The following terms apply to all Savings Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- You must maintain the applicable minimum balance as disclosed on the Rate Sheet in the account each day to obtain the disclosed Annual Percentage Yield.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

FEE SCHEDULE

Minimum deposit amounts required to open these accounts are shown on the Rate Sheet. Please note that these accounts have additional transfer and withdrawal limitations as described in paragraph #7 (Additional Limitations for Savings Accounts and MMDA’s) of the “Consumer Deposit Agreement” that has been provided to you.

- o Customer First Money Market
- o Customer First Complete Money Market*
- o Customer First Premier Money Market*
- o Employee Money Market*
 Monthly maintenance fee if daily balance drops below \$5,000 any day of the month: \$ 10.00
 Excessive Withdrawal Fee: You may make three (3) free withdrawals per statement cycle. Each subsequent withdrawal: \$ 10.00
- o Customer First Savings
- o Customer First Complete Savings*
- o Customer First Premier Savings*
- o Employee Savings*
 No monthly maintenance fee.
 Excessive Withdrawal Fee: You may make two (2) free withdrawals per statement cycle. Each subsequent withdrawal: \$ 10.00
- o Family First Minor Savings (under 19)*
 No monthly maintenance fee or withdrawal charges for individuals 18 and younger. At age 19, your current savings (which was established based on age requirements) will be converted to First National Bank’s Customer First Savings account.
- o Pay Yourself First Savings^Δ
 No monthly maintenance fee.
 Excessive Withdrawal Fee: You may make one (1) free withdrawal per statement cycle. Each subsequent withdrawal: \$ 10.00

A First National Bank Checking account is required to open the Pay Yourself First Savings account.

Pay Yourself First Bonus^{ΔΔ}: The bonus is only eligible for transfers made from an FNBO Checking account into the Pay Yourself First Savings. The minimum transfer amount to earn this bonus is \$25.00 per transfer. The Pay Yourself First Bonus amounts may change daily.



- First 6 months in this product:
 - If two (2) or more transfers are made within your service charge cycle timeframe, you will receive: \$ 10.00
 - If one (1) transfer is made within your service charge cycle timeframe, you will receive: \$ 5.00
- After 6 months in this product:
 - If two (2) or more transfers are made within your service charge cycle timeframe, you will receive: \$ 2.00
 - If one (1) transfer is made within your service charge cycle timeframe, you will receive: \$ 1.00

OTHER FEES FOR PERSONAL SAVINGS ACCOUNTS

Certified Check	\$10.00
Check Printing	Fee depends on style of check ordered
Collection Items and Overdraft Items sent in for collection:	
• Item under \$100	\$25.00
• Item \$100 and over	\$50.00
Daily Overdraft Fee (per day)	\$3.00
Deposit Item Return	\$5.00
Domestic Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$10.00
• Outgoing	\$15.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Dormant Account:	
• New Dormant Accounts	\$25.00
• Checking Accounts (per month)	\$5.00
• Savings Accounts (per quarter)	\$15.00
Foreign ATM ^{**} :	
• Balance Inquiries or Transfers (per transaction)	\$1.00
• Cash Withdrawal (per transaction)	\$2.50
Foreign/International Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$15.00
• Outgoing	\$25.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Garnishment, Legal Process, or Dispute Fee	\$25.00
International Service Fee (card transactions) [†]	2% per transaction
Overdraft Item Fee (maximum 6 per day) ^{††}	\$30.00
Research Fee (per hour with a \$20 minimum)	\$20.00
Return Item Fee (maximum 6 per day) ^{††}	\$30.00
Statement Reconciliation:	
• Current Month's Statement	No charge
• Previous Month's Statement (per hour)	\$20.00
Stop Payment:	
• Per Check Item, ACH Item, or Pre-Authorized Visa Check Card Transaction	\$30.00
• Per Renewal	\$30.00
Visa Check Card, Visa Platinum Check Card, and ATM Card Replacement	\$5.00
Zero Balance Fee (Inactive Account)	Amount equal to accrued interest

Contact International Trade Services at (402) 341-0500 for additional fees for international deposit and check collection services.

* * A corresponding checking account relationship must be maintained to qualify for the Customer First Complete and Customer First Premier Savings or Money Market accounts. If that relationship does not exist, the savings or money market account could be converted to the appropriate product. Customer First Free Checking and Customer First Classic Checking customers qualify for the Customer First Savings or Customer First Money Market. Family First Student Checking customers qualify for the Family First Minor Savings if the customer is under 19 or Customer First Savings if the customer is 19 or over. Family First Student Checking Customers qualify for the Customer First Money Market. Customer First Complete Checking customers qualify for the Customer First Complete Savings or Customer First Complete Money Market. Customer First Premier Checking, Community First Checking, Community First Premier Checking, First At Work Checking and First At Work Premier Checking customers qualify for the Customer First Premier Savings or Customer First Premier Money Market. Employee Savings and Employee Money Market accounts require employment at First National Bank.

** An ATM is considered a "foreign ATM" if it is not branded with the  ATM logo. Contact a Personal Banker for a complete listing of the  ATM logo ATMs. If we own the foreign ATM: (1) we will not charge you a foreign ATM fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such "owned foreign ATM surcharges" do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. "Free withdrawals from foreign ATMs," mean that foreign ATM cash withdrawal fees do not apply ("owned foreign ATM surcharges" still apply, but may be reimbursed to the extent that your account terms cover foreign ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

† We may charge an international service fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

Card transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses the rate in effect on the transaction date.

†† One \$30 Overdraft Item Fee or Return Item Fee will be waived per calendar year upon customer request. An Overdraft Item Fee or Return Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or by other electronic means as applicable.

Use of your account indicates you agree to the following: Spanish translations of disclosures and materials, if provided, are provided as a courtesy. In the event of any discrepancy between the English version and the Spanish version of any disclosure or material that has been provided, the English version will control and supersede any Spanish version. Subsequent disclosures and materials may be provided in English only. If any disclosures or materials are provided in English only, and if you do not understand the English version that has been provided, it is your responsibility to obtain a translation.

Δ The Pay Yourself First Savings account may be converted to the Customer First Savings account at any time.

ΔΔ The Pay Yourself First Savings Bonus will post within 30 days of each service charge cycle date. The Pay Yourself First Bonus is considered interest income and will be updated on your annual tax reporting.